

<b>Information to identify the case:</b>	
Debtor 1	Gregory John Martello First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Marian Lee Martello First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 21-16727-JNP	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory John Martello

Marian Lee Martello

11/22/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gregory John Martello  
Marian Lee Martello  
Debtors

Case No. 21-16727-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Nov 22, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Gregory John Martello, Marian Lee Martello, 65 Marsh Road, Egg Harbor Township, NJ 08234-5774
519292362	Advance Radiology Solutions, PO Box 4238, Portsmouth, NH 03802-4238
519294947	+ FROST ARNETT AGT FOR NEW JERSEY HEALTHCARE SPECIAL, PO BOX 198988, NASHVILLE, TN 37219-8988
519292368	+ Jersey Shore Gastroenterology, 408 Bethel Road, Suite E, Somers Point, NJ 08244-2191
519292371	+ OceanFirst Bank, 975 Hooper Avenue, PO Box 2009, Toms River, NJ 08754-2009
520373208	OceanFirst Bank N.A (by DMI), 1Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520373209	OceanFirst Bank N.A (by DMI), 1Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945, OceanFirst Bank N.A (by DMI), 1Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 22 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: collectionbankruptcy@oceanfirst.com	Nov 22 2024 20:36:00	OceanFirst Bank, 975 Hooper Avenue, Toms River, NJ 08753-8320
519292363	EDI: BANKAMER	Nov 23 2024 01:12:00	Bank of America, N.A., PO Box 982234, El Paso, TX 79998-2234
519307369	+ EDI: BANKAMER2	Nov 23 2024 01:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519292365	+ EDI: CAPITALONE.COM	Nov 23 2024 01:13:00	Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
519292366	^ MEBN	Nov 22 2024 20:26:00	D&A Services, LLC, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
519292369	Email/Text: Bankruptcy@mjrf.com	Nov 22 2024 20:34:00	Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, PO Box 9036, Syosset, NY 11791-6573
519343497	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519292372	+ Email/Text: ngisupport@radiusgs.com	Nov 22 2024 20:34:00	Radius Global Solutions, LLC, PO Box 390846,

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 17

Minneapolis, MN 55439-0846

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519292364		Bank of America, N.A.
519292370	*P++	MULLOOLY JEFFREY ROONEY & FLYNN LLP, 6851 JERICHO TURNPIKE SUITE 220, SYOSSET NY 11791-4449, address filed with court:, Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, PO Box 9036, Syosset, NY 11791-9036
519292367	##	Envision Physician Services, 7700 W. Sunrise Boulevard, Plantation, FL 33322-4113

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor OceanFirst Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor OceanFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Robert A. Loefflad	on behalf of Debtor Gregory John Martello rlofflad@king-barnes.com mbankes@king-barnes.com
Robert A. Loefflad	on behalf of Joint Debtor Marian Lee Martello rlofflad@king-barnes.com mbankes@king-barnes.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7